

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Vernon Matthews  
Rhonda L Matthews  
Debtor(s)

Case No. 08 B 10320

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/25/2008.
- 2) The plan was confirmed on 07/24/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/11/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/16/2010, 09/29/2011, 04/26/2012.
- 5) The case was Completed on 10/08/2013.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$29,028.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$39,900.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$39,900.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,063.35
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,763.35**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACE Cash Express	Unsecured	374.00	NA	NA	0.00	0.00
Arizona Dept Of Economic Sec	Unsecured	259.13	270.47	270.47	112.53	0.00
Arizona Dept of Revenue	Priority	269.76	NA	NA	0.00	0.00
Arizona Federal Bank	Unsecured	394.94	NA	NA	0.00	0.00
Arizona Public Service	Unsecured	202.00	NA	NA	0.00	0.00
Arizona Public Service	Unsecured	202.00	NA	NA	0.00	0.00
Associated Recovery Systems	Unsecured	885.43	NA	NA	0.00	0.00
Cash America	Unsecured	294.11	NA	NA	0.00	0.00
Cash America	Unsecured	377.00	672.05	672.05	279.61	0.00
Cash Mart	Unsecured	318.75	NA	NA	0.00	0.00
Check Mate	Unsecured	377.50	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Cox Communications	Unsecured	554.42	NA	NA	0.00	0.00
East Bay Funding	Unsecured	777.11	777.11	777.11	323.32	0.00
East Bay Funding	Unsecured	NA	715.11	715.11	297.53	0.00
ECast Settlement Corp	Unsecured	1,498.00	1,277.10	1,277.10	531.35	0.00
ECast Settlement Corp	Unsecured	1,600.18	1,994.91	1,994.91	830.00	0.00
ECast Settlement Corp	Unsecured	300.00	766.64	766.64	318.97	0.00
ECast Settlement Corp	Unsecured	736.00	932.90	932.90	388.14	0.00
HFC Nevada	Unsecured	2,442.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	314.87	314.87	0.00	0.00
Internal Revenue Service	Priority	NA	3,722.16	3,722.16	339.90	0.00
Jefferson Capital Systems LLC	Unsecured	1,019.07	1,069.89	1,069.89	445.14	0.00
MEB Management Services, Inc	Unsecured	3,565.64	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	53.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	96.00	NA	NA	0.00	0.00
Partners Financial Services	Unsecured	1,266.00	1,266.35	1,266.35	526.88	0.00
Pay Day Loan Co	Unsecured	230.00	NA	NA	0.00	0.00
Paycheck Advance	Unsecured	441.15	NA	NA	0.00	0.00
PLS Financial	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	21,534.68	0.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	521.00	507.64	507.64	211.21	0.00
Portfolio Recovery Associates	Secured	21,534.68	18,824.68	18,824.68	16,853.66	7,857.30
Portfolio Recovery Associates	Unsecured	212.00	212.93	212.93	88.59	0.00
QC Financial Services	Unsecured	411.76	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	212.00	NA	NA	0.00	0.00
Sallie Mae	Unsecured	2,306.00	5,928.71	5,928.71	2,466.69	0.00
Southwest Credit Systems	Unsecured	776.40	NA	NA	0.00	0.00
Speedy Loans	Unsecured	NA	2,332.63	2,332.63	485.78	0.00
Superior Asset Management	Unsecured	214.72	NA	NA	0.00	0.00
Thomas L Steele	Unsecured	613.24	NA	NA	0.00	0.00
TRS Recovery Services Inc	Unsecured	325.00	NA	NA	0.00	0.00
UMS Collection	Unsecured	NA	765.88	765.88	318.65	0.00
US Bank	Unsecured	174.00	NA	NA	0.00	0.00
West Olive Finance	Unsecured	235.00	NA	NA	0.00	0.00
Zions First National Bank	Unsecured	6,473.00	5,915.99	5,915.99	2,461.40	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$18,824.68	\$16,853.66	\$7,857.30
<b>TOTAL SECURED:</b>	<b>\$18,824.68</b>	<b>\$16,853.66</b>	<b>\$7,857.30</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,722.16	\$339.90	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,722.16</b>	<b>\$339.90</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$25,721.18</b>	<b>\$10,085.79</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,763.35</u>
Disbursements to Creditors	<u>\$35,136.65</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$39,900.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/18/2014

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.